
State:	Arkansas	Filing Company:	Combined Insurance Company of America
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.005 Joint (Last Survivor) - Single Premium		
Product Name:	Actuarial Memorandum for 2013 Maximum Valuation Interest Rates		
Project Name/Number:	Actuarial Memorandum for 2013 Maximum Valuation Interest Rates/33096-AR		

Filing at a Glance

Company:	Combined Insurance Company of America
Product Name:	Actuarial Memorandum for 2013 Maximum Valuation Interest Rates
State:	Arkansas
TOI:	L04I Individual Life - Term
Sub-TOI:	L04I.005 Joint (Last Survivor) - Single Premium
Filing Type:	Form
Date Submitted:	09/26/2012
SERFF Tr Num:	CMBD-128697227
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	33096-AR
Implementation	On Approval
Date Requested:	
Author(s):	Debra Canchola
Reviewer(s):	Linda Bird (primary)
Disposition Date:	10/01/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

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General Information

Project Name: Actuarial Memorandum for 2013 Maximum Valuation Interest Rates	Status of Filing in Domicile: Not Filed
Project Number: 33096-AR	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: We are not required to file in our domicile state.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/01/2012
	State Status Changed: 10/01/2012
Deemer Date:	Created By: Debra Canchola
Submitted By: Debra Canchola	Corresponding Filing Tracking Number:
Filing Description:	
This is a new filing.	

This is to notify you that we will begin using the NAIC approved reduction in the maximum valuation interest rates on the above cited life policy form and affected riders. Included, please find an amended actuarial memorandum reflecting the reduced valuation interest rate.

Policy 33096-AR and Rider 36425 were previously approved by your Department on September 17, 2009. Subsequently, our 2001 CSO filing of Form 33096 was approved by your Department on July 30, 2006 under SERFF Tracking # USPH-6Q4HDW423.

No other changes have been made to the policy.

Thank you for your review and hopefully approval. Please feel free to contact us via phone or e-mail for any further questions.

Company and Contact

Filing Contact Information

Debra Canchola, Policy Analyst	Debra.Canchola@combined.com
1000 Milwaukee Avenue	847-953-1527 [Phone]
Glenview, IL 60025	847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America	CoCode: 62146	State of Domicile: Illinois
1000 Milwaukee Avenue	Group Code: 626	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(847) 953-1531 ext. [Phone]	FEIN Number: 36-2136262	

Filing Fees

Fee Required?	No
Retaliatory?	No

State: Arkansas **Filing Company:** Combined Insurance Company of America
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Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Combined Insurance Company of America	\$0.00	09/26/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/01/2012	10/01/2012

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Disposition

Disposition Date: 10/01/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No